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WELD, L. D. H. *Social and economic survey of a community in the Red River valley.* (Minneapolis: Univ. of Minn. 1914. Pp. 86. 25c.)

An experimental study of delinquent and destitute boys in New Orleans and notes concerning preventive and ameliorative measures in the United States. (New Orleans: Commissioner of Public Property. 1914. Pp. 130, illus.)

First annual report of the city planning commission of Springfield, Mass., from October 10, 1913, to December 1, 1914. (Springfield, Mass.: The Commission. 1914. Pp. 164.)

New York charities directory; being an encyclopedia of social service in or available for Greater New York. Twenty-fourth edition. (1915. Pp. 607.)

Report relative to proposed legislation providing pensions to widows with children. (New York: Bureau of Municipal Investigation and Statistics. 1915. Pp. 26.)

The other war. Being an illustrated account of the Salvation Army's work against poverty, misery, and crime during the year 1914-1915. (New York: Salvation Army. 1915. Pp. 70.)

West side studies: Boyhood and lawlessness; The neglected girl, by RUTH S. TRUE. (New York: Survey Assoc. 1914. Pp. 204, 158. \$2.)

These two studies, published by the Russell Sage Foundation, form a part of the results of an investigation into the social and economic conditions of the middle West Side of New York City. They give an illuminating description of the neighborhood and its institutions as a setting for the account of the lives of the young people growing up there. The street is the most potent influence, particularly on the life of the boy. Though a vivid picture of West Side life is presented, the main purpose is an interpretation of the character of this neighborhood and a critical study of the influences responsible for the conditions described.

BEATRICE SHEETS.

Year-book of social progress for 1914-1915; being a summary of recent legislation, official reports, and voluntary effort, with regard to the welfare of the people. (London. 1915. Pp. 636.)

The 1914 year book of the United States Brewers' Association. (New York: The Association, 50 Union Sq. 1914. Pp. x, 353.)

Contains chapters on: The Economic Importance of the Liquor Industry; Agriculture and the Liquor Industry; and gives, in an appendix, Beer Production and Other Trade Statistics.

Insurance and Pensions

National Civic Federation. Social Insurance Department; Report of the Committee on Preliminary Foreign Inquiry. (New York. 1915. Pp. 101.)

The committee sent to England by the Social Insurance Depart-

ment of the Civic Federation, of which George W. Perkins is chairman, consisted of J. W. Sullivan, Arthur Williams, and P. Tecumseh Sherman. Its report describes many interesting developments, but is tinged throughout with a hostility that seems to amount to a prejudice. In the main, the facts cited seem correct although their bearing is sometimes greatly distorted as when the 16,000,000 persons in societies on the list of the Registrar of Friendly Societies before the national insurance act went into effect are assumed to have been insured against sickness.

The committee points out that many unexpected changes have taken place in the approved societies. In their competition with each other, these societies have loaded themselves with "bad risks." Various industrial insurance companies have organized approved societies as rivals of the old friendly societies. Notably, the Prudential Assurance Company has organized six societies having a total of 2,830,000 members. These societies are not strictly self-managed. Though they bring no direct profit to the Prudential, they employ agents of the Prudential in the hope of retaining the custom of persons insured in its other industrial insurance departments. The deposit contributors, as the law calls persons not received in the approved societies, are unexpectedly few—the approved societies having "raked in" all the bad risks. Casual labor is ill provided for. The voluntary members of the sickness insurance system number 20,200 instead of the 829,000 expected; so far the government subsidy counts for little as an incentive. The better grade of doctors keep off the "panel," yet it includes 80 to 100 per cent of all willing to tend wage-earners. Medical aid is inadequate and inefficient and does not include treatment given by specialists. Nay, through hastiness and superficiality of treatment it is often a menace to health! Medical treatment is already costing more than expected. Cash benefits are given to sick persons "incapable of work," but this phrase is variously interpreted and people seek the lenient doctors, the societies being helpless. The problem of venereal disease is ignored in the law. The disablement benefit law will not be within the cost limits expected. The sanatorium benefit is thus far a fiasco. It is given at present only for phthisis but "at the present rate it will take years to provide accommodations everywhere even for that limited class." The friendly societies have certainly been spoilt and the morale of the workingman is sure to decline.

The act must be charged with "three years of waste, disorder

and increased social discontent." "Final judgment must necessarily be suspended until the machinery of the system is fitted to its functions and more actuarial experience obtained, but the present impression is most unfavorable and the prospects are gloomy both for the taxpayers and the insured." The authors of the report are surprised that one of the most comprehensive social measures ever enacted in any country should have failed to solve some problems and should have created new problems within the period of one or two years—not strictly three years by any means—in which the terms of the act have gradually been getting into operation. Indeed, some of the most important features of the act were being applied for the first time only during the months of 1914 in which the committee's study was made. It is known that the German measure when introduced, though far less comprehensive than the English measure, had also to learn much by experience, and it is certain that the German measure, which has mainly been the model for the English measure, will need for years new adaptations to English conditions. The committee are so far opposed to compulsory government insurance that they even indicate a preference for the French system of honorary memberships in the mutual aid societies. Any one familiar with these societies and their confused, unsystematic, casual and variable subsidies public and private, and with the slender membership which they have, will have difficulty in following this preference.

The report, though favoring almost nothing which the act provides, regards it as "seriously defective as social insurance inasmuch as it makes no provision for medical treatment for the wife and children of the insured workmen." English writers recognize difficulties in the act, but are far from overwhelmed by them. It is much to be regretted that so hopeless a presentation should have come from the National Civic Federation.

ROBERT F. FOERSTER.

NEW BOOKS

- CHANCE, R. R. *The employer's liability act of New Jersey.* (Newark: Soney & Sage. 1914. Pp. xviii, 115. \$2.50.)
- DEITCH, G. A. *Digest of insurance cases.* Volume 27, for the year ending October 31, 1914. (Indianapolis: Rough Notes Co. 1914. Pp. xlivi, 560. \$3.50.)
- HARBAUGH, C. H. *The adjuster's manual for the settlement of accident and health claims. Second edition, enlarged.* (New York: Spectator Co. Pp. vii, 407, illus. \$2.50.)